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Payment habits of Swedish people

Every two years, the Riksbank conducts an interview survey to get a picture of payment habits in Sweden and how they change over time. The latest survey of Swedish people's payment habits was conducted in autumn 2023 and the results are presented below.

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Payment habits of Swedish people

Swedish households are increasingly using electronic means of payment such as bank cards and Swish, while the use of cash is declining. Among electronic payment instruments, debit cards still dominate. These are the result of a survey conducted by the Riksbank to get a better understanding of Swedish people's payment habits.

Normally, the Riksbank conducts a survey every two years to get a picture of payment habits in Sweden and how they change over time. As the Riksbank's Payments Report will be published in the spring from 2024 onwards, the Riksbank carried out the latest survey on payment habits in the autumn of 2023, so that no more than two years would pass between surveys.

A total of 2,050 randomly selected persons between the ages of 18 and 84 were interviewed. Of these, 501 were interviewed by telephone and 1,549 filled in an online questionnaire. The data collection period was 4-30 September 2023.

[Numerical data, Payments patterns in Sweden 2023 \(xlsx\)](#)

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Survey on cross-border payments

In connection with the latest survey on payment habits, the Riksbank also conducted a targeted survey on cross-border payments, also known as remittances, to gain a picture of how foreign-born persons and persons with foreign-born parents send money to people in other countries. The survey interviewed 443 randomly

selected foreign-born persons aged 18 to 79 and 412 randomly selected foreign-born persons or persons with foreign-born parents aged 18 to 79. The data collection period was between 26 September and 16 October 2023.

[Numerical data, Cross-border payments, foreign-born persons, 2023](#)

[Numerical data, Cross-border payments, foreign-born persons or persons with foreign-born parents, 2023](#)

Swish is now used more than cash

The Swedish people's response to the survey question "Which means of payment have you used in the last 30 days?", per cent. Several responses possible.

Figure: Swish is now used more than cash

Information is updated every second year. Use the slider below the diagram to adjust the time interval. Download the data from the diagram by clicking on the arrow to the right, above the diagram. Source: The Riksbank.

Cash is being used to a lesser extent

Percentage of people paying for their most recent purchase in cash.

Figure: Cash is being used to a lesser extent

Information is updated every second year. Download the data from the diagram by clicking on the arrow to the right, above the diagram. Source: The Riksbank.

Card payments dominate for purchases in shops

The Swedish people's response to the survey question "How did you pay for your last purchase in a shop?", per cent.

Figure: Card payments dominate for purchases in shops

Information is updated every second year. Download the data from the diagram by clicking on the arrow to the right, above the diagram. Source: The Riksbank.

Debit cards and Swish most commonly used for e-commerce payments

Percentage of people paying by each payment method in e-commerce over the past 30 days, 2023.

Figure: Debit cards and Swish most commonly used for e-commerce payments

Note: Several responses were possible. Direct payments are payments where the payer follows a link from the online store to the online bank, where the payment is made directly. The question on buy-now-pay-later services has been reworded since the previous survey, which may affect the results.

Source: The Riksbank.

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